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**FACSIMILE MESSAGE**

Date: August 2, 2006  
To: Group Art Unit 3628  
Fax No.: 0011 1 571 273 8300  
Subject: United States Patent Application No. 09/722174  
Inventors/Assignors: Kia Silverbrook, Paul Lapstun, Simon R. Walmsley  
and Jacqueline A. Lapstun  
Assignee: SILVERBROOK RESEARCH PTY LTD  
Our Ref: NPA081US

Total Number of Pages (including this) : 12.

Please find enclosed a response to the Final Office Action dated June 15, 2006, of Examiner  
Clement B. Graham.

Yours sincerely,

Kia Silverbrook

Paul Lapstun

Simon Robert Walmsley

Jacqueline Anne Lapstun

Encl.

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PTO/SB/21 (09-04)

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<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/722174	
	Filing Date	25 November 2000	
	First Named Inventor	Kia Silverbrook	
	Art Unit	3628	
	Examiner Name	Clement B Graham	
Total Number of Pages in This Submission	12	Attorney Docket Number	NPA081US

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input checked="" type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Reply to Missing Parts/Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation <input type="checkbox"/> Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input type="checkbox"/> Other Enclosure(s) (please identify below):
Remarks Email: kia.silverbrook@silverbrookresearch.com Telephone: 61-2-9818 6633 Facsimile : 61-2-9555 7762		
SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm Name		
Signature	<i>[Handwritten Signature]</i>	
Printed name	Kia Silverbrook, Paul Lapstun, Simon R. Walmsley, Jacqueline A. Lapstun	
Date	August 2, 2006	Reg. No.

CERTIFICATE OF TRANSMISSION/MAILING		
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below:		
Signature	<i>[Handwritten Signature]</i>	
Typed or printed name	Kia Silverbrook, Paul Lapstun, Simon R. Walmsley and Jacqueline A. Lapstun	Date August 2, 2006

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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AUG 01 2006

**In the United States Patent and Trademark Office**

Serial Number: 09/722,174  
Application. Filed: November 25, 2000  
Applicant: Kia Silverbrook, Paul Lapstun, Simon Robert Walmsley and Jacqueline Anne Lapstun  
Application Title: Method And System For Online Payments  
Examiner/GAU: Clement B GRAHAM 3628  
Dated: July 28, 2006  
At: Balmain, NSW  
Docket No. NPA081US

**AMENDMENT C**

Commissioner for Patents  
Washington, District of Columbia 20231

Dear Sir:

In response to the Final Office Action mailed June 15, 2006, the Applicant respectfully submits the below Remarks.

**Amendments to the Claims** begin on page 2 of this paper. The Applicant submits that these amendments introduce no new matter.

**Remarks/Arguments** begin on page 9 of this paper.